

EXHIBIT 152

From: Langford, William D [william.d.langford@jpmchase.com]
 Sent: 1/14/2011 2:47:56 AM
 To: Ryan, Maryanne X [maryanne.x.ryan@jpmchase.com]
 CC: DeLuca, Phillip A [phillip.a.deluca@jpmchase.com]
 Subject: RE: Jeff Epstein

Lots of smoke. Lots of questions.

We are scheduled for a whole 15 mins with Jes. Will advise what happens. I plan to join Catherine in her office, which I hope will help with the discussion. Jes will be on the phone.

Really appreciate the facts here.

- W

-----Original Message-----

From: Ryan, Maryanne X
 Sent: Thursday, January 13, 2011 9:43 PM
 To: Langford, William D
 Cc: DeLuca, Phillip A
 Subject: FW: Jeff Epstein

W-

I have spent the better part of these past few days digging back into various accounts, concentrating on wire activity.

The loan referenced by the banker is actually a Stand by Letter of Credit is in the name of Jeffrey Epstein for \$1mm (\$1mm o/s) to backstop a loan from Mellon United National (Miami sub of BNY Mellon) to MC2 Models Management, LLC. The beneficiary is Mellon United National Bank. The Letter of Credit is set to expire 4/14/2011.

Some other interesting finds but no smoking guns were;

1. He sponsored in the PB in Feb 2004, the opening of DDA accounts and a cc for two 18 year olds (turned 19 days later) that appear to be part of his inner entourage. One is mentioned in many of the recaps of the escapades as a willing participant and assistant when hosting visitors. She has received about 450,000 since opening from Epstein. She also has an account in JPMS with his Bear broker. The other has received substantially less. Both can be put in Palm Beach during 2004, by way of debit charges, which was when most allegations were from. The willing participant had some lovely debit charges and spends a good deal at spa establishments. He did pay other girls, many models no huge amounts. Sugar Daddy!
2. His foundation account did pay donations to the Palm Beach Police Dept as reported just before the case started. This same foundation account did pay monies direct to models and payments direct to specialty schools (massage, culinary) and university's on behalf of models/aspiring actresses. Nothing was astronomical.
3. His business accounts Fiduciary we saw no client activity. I know his biggest client, Wexner parted ways when he was convicted. His DDR say he manages a few private clients money but never says who. I would like to know if in fact he is managing anyone's money at this point or is it all his money. We saw no evidence of disbursements even in the rocky years 08-09. When the well to do were running to their mattresses, he did not have any distributions from his accounts at Bear or JP. He does have money at other institutions so maybe it happened there.

(I will send you an interesting reading that makes me wonder whose money it is)

4. He wired at least 12 mil to his local Palm Beach bank account since 2004. That account probably holds the key.

I would like to know if Jes knows who his clients are and what his accounts here at JP and JPMS represent. See my next email.

Regards,
 Maryanne Ryan, Vice President, AML Operations | JPMorgan Chase Bank, N.A. | Legal and Compliance Department | 194 Wood Avenue South, Floor 4, Iselin, NJ 08830-2710 | | W: 732.452.8071

-----Original Message-----

From: Dalessio, James
 Sent: Thursday, January 13, 2011 1:43 PM
 To: Ryan, Maryanne X
 Cc: McCleerey, Kevin

Subject: FW: Jeff Epstein

Hi Maryanne,
Just received from Banker
Regards
Jim

-----Original Message-----

From: Morris, Paul V
Sent: Thursday, January 13, 2011 1:16 PM
To: Dalessio, James
Cc: Casey, Mary C
Subject: FW: Jeff Epstein

Jim, FYI, expires in april, I believe this has been extended for a year each of the last two years. Let me know if you want to discuss. Thanks

-----Original Message-----

From: James, Shari R
Sent: Thursday, January 13, 2011 12:47 PM
To: Morris, Paul V
Cc: Lay, James
Subject: RE: Jeff Epstein

Hi Paul,

The Stand by Letter of Credit is in the name of Jeffrey Epstein for \$1mm (\$1mm o/s) to backstop a loan from Mellon to MC2 Models Management, LLC. The beneficiary is Mellon United National Bank. The Letter of Credit is set to expire 4/14/2011. Do you know if they would like to extend the expiry date of the LC?

I have attached the most recent Credit Approval Memo for your reference. Is there anything that you would like me to look into on my end?

Thanks,
Shari

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